ABSTRACT OF THE DISCLOSURE

First data processing means of paying means creates accounting application data and sends the accounting application data to reconciliating means via first communicating means. The reconciliating means creates credit data based on the accounting application data and sends the credit data to claiming means via second communicating means. When a buyer receives products or services from a supplier, the first data processing means of the paying means creates acknowledgement data and sends the acknowledgement data to the claiming means via the first communicating means. Third data processing means of the claiming means judges whether supply of the products or services satisfied transaction conditions based on the content of the credit data received and the content of the acknowledgement data received. When the transaction satisfied the transaction conditions, the third data processing means sends the acknowledgement to the reconciliating means via communicating means. The second data processing means of the reconciliating means, upon confirmation of content of the acknowledgement data, purchases acknowledgement data and bills the buyer for the payment of the counter value in the transaction so as to redeem money.